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ABSTRACT

This booklet outlines competencies for consumer education courses in grades seven through 12 in the Philadelphia school system. Consumer education is seen to develop students' abilities to cope with situations encountered daily in their roles in our economic system. It puts into practice the basic skills of reading, writing, speaking, listening, viewing, problem solving, interpersonal relations, and computation. For each grade level, the booklet identifies up to four major competencies. Each competency is accompanied by numerous behavioral objectives by which mastery can be evaluated. For example, a ninth grade competency is that students will show personal financial management skills. A behavioral objective for this is to plan realistic budgets for differing income levels and priorities. Other competencies include demonstrating ability to plan effectively (grade seven), interpreting issues in consumer affairs and financial management (grade 10), and understanding the importance of a value system in planning (grade 12). (AV)

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Key Competencies: Consumer Education, Secondary Schools.

1980

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Office of Curriculum and Instruction

Division of Consumer Education

SP 012 821

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File #200

June 2, 1980

Dear Colleagues:

The School District of Philadelphia is committed to quality education for all its students. In this regard, two recent events are of particular significance: the Board of Education resolution reaffirming the use of mandated curricula and the Superintendent's "Blueprint for Academic Achievement." All schools, unless receiving official approval to do otherwise, are to use the School District's courses of study; all students are to be considered as having high potential.

The "Blueprint" calls for the identification of essential learning for each grade. To assist principals and teachers, the Office of Curriculum and Instruction has prepared "Key Competencies" for the mandated subjects. With each competency are behavioral objectives which can be used to evaluate mastery of the competency. The lists are comprehensive and coded for easy reference. Each publication contains the sequence of competencies for either elementary or secondary subjects thus providing a perspective of learning over a period of time. Copies are being distributed to all personnel directly involved with instruction.

It should be noted that the term *key competency* signifies the opening of the door to learning. In no way should mastery of these competencies be considered the limit of education. The courses of study provide a full array of content and activities. On the other hand, failure to master the key competencies should be a signal for intensive evaluation of the effectiveness of the educational program - a process calling for collaborative effort of school, home, and if need be, community.

A curriculum publication is, by its very nature, always in a state of development. Your review of this document is eagerly sought and your recommendations will be deeply appreciated. Please send your comments to me. I am as close to you as your phone.

With every good wish.

BERNARD G. KELNER
Associate Superintendent
Curriculum and Instruction

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CONSUMER EDUCATION

Consumer education develops the students' abilities to cope with the life skills encountered daily in their roles in our economic system, preparing them to function effectively after they leave the classroom. The curriculum spans subject area boundaries, beginning at grade one and continuing throughout the students' elementary and secondary experience. Consumer education puts the basic skills of reading, writing, speaking, listening, viewing, problem-solving, interpersonal relations and computation into practice. Ultimately, students should demonstrate competencies in the concept and process areas at appropriate grades in their educational program.

This booklet will treat the key competencies taught in the secondary program (grades seven through twelve).

The following coding system was used to designate the competencies.

EXAMPLE A:

J - CE - 7 - 3
- 3rd Competency
- 7th Year
- Consumer Education
- Junior High

01 - Student Outcome 1
02 - Student Outcome 2
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EXAMPLE B:

S - CE - 2 - 3
- 3rd Competency
- 2nd Course
- Consumer Education
- Senior High

01 - Student Outcome 1
02 - Student Outcome 2
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NOTE: The following courses are given in the secondary program.

J - CE - 7 - 7th Year
J - CE - 8 - 8th Year
S - CE - 1 - 9th Year
S - CE - 2 - 10th Year
S - CE - 3 - 11th Year
S - CE - 4 - 12th Year

For further information regarding consumer education curriculum and its implementation please refer to Curriculum Means Service or contact:

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CONSUMER EDUCATION (J-CE)

Key Competencies

J-CE-7-1 STUDENTS WILL DEMONSTRATE THE ABILITY TO PLAN EFFECTIVELY:

01. Define values and goals and explain the interrelationship among them.

02. Apply knowledge of values and goals to personal financial planning and decisions within the marketplace. Examine their own consumer decisions and those of others. Suggest what values may have influenced these decisions.

03. Use a logical decision-making procedure to make consumer decisions.

04. Describe several advertising techniques which influence consumer decision-making, and analyze some advertisements to determine which technique is used in each one.

J-CE-7-2 STUDENTS WILL DEMONSTRATE SKILL IN THE MARKETPLACE:

01. List four sources of consumer information.

02. Read an advertisement in a newspaper and identify informational and emotional appeals advertisers use to convince shoppers to buy their products.

03. Use an index in a catalog to locate an item, and then complete an order blank and determine where to send the mail order.

04. Read tables, measurement devices, mathematical symbols, money, words and abbreviations used in various measurement and weight calculations.

05. Add a column of numbers in order to check on shopping receipts.

06. Read with understanding a unit pricing label.

07. Explain the basic system of measurements used for supermarket products.

J-CE-7-2 STUDENTS WILL DEMONSTRATE SKILL IN THE MARKETPLACE (continued):

08. List three shopping techniques to use before entering a store.

09. Plan a food shopping list for a nutritionally balanced diet.

10. Analyze clothing care labels and explain care procedures required.

11. Read with understanding computer forms, such as those used for utility bills, charge accounts and bank account statements.

CONSUMER EDUCATION (J-CE)

Key Competencies

J-CE-8-1 STUDENTS WILL DEMONSTRATE THE ABILITY TO PLAN EFFECTIVELY:

01. Develop a personal budget for a given period of time.

02. Develop a budget plan for a particular project such as giving a party, decorating a room, taking a family trip.

03. Decide whether to make or buy a product, after calculating costs and time.

J-CE-8-2 STUDENTS WILL DEMONSTRATE SKILLS IN THE MARKETPLACE:

01. Describe retail outlets, store layouts, the differences between "first", "seconds", and irregulars and relate this information to purchasing questions.

02. Identify instances where less expensive food items can be substituted for more expensive food items.

03. Complete a comparison shopping chart using all appropriate information: quality, service, price and warranty.

04. Solve a problem of a purchase which requires understanding and use some of the following aids: unit pricing, experts, consumer testing agencies, and consumer information in publications.

05. Read case studies and identify special sales appeals of door-to-door salespeople.

06. Read consumer product manuals and warranties and explain what they have read.

J-CE-8-3 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF LEGAL AND ETHICAL ASPECTS OF CONSUMER TRANSACTIONS:

01. Read a warranty and fill out and mail the warranty card.

02. Write a letter to request services, to compliment or to complain to a merchant or manufacturer.

03. Identify local consumer protection offices and locate them through the telephone directory.

04. Fill in a sample complaint form from the Commonwealth of Pennsylvania Bureau of Consumer Protection.

05. Describe responsible consumer behavior after identifying it in case studies.

CONSUMER EDUCATION
(S-CE-1)
Key Competencies

S-CE-1-1 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF THE RELATIONSHIP BETWEEN EMPLOYMENT AND INCOME:

01. List a minimum of five sources which provide information about job opportunities in a chosen career area.

02. Demonstrate ability to fill out an application form.

03. Demonstrate ability to write a letter of application.

04. Demonstrate the ability to prepare a resume.

05. Identify steps in applying for working papers.

06. Identify responsibilities of the employee to his employer and fellow workers.

07. Identify responsibilities of the employer to the employee.

08. Summarize the qualities most likely to have a favorable influence on job advancement.

09. Distinguish between gross pay and take-home pay.

10. Identify various deductions found on a payroll check stub.

11. Explain how payroll deductions are computed.

12. Explain the advantages and money values of at least two employee benefits.

S-CE-1-2 STUDENTS WILL DEMONSTRATE PERSONAL FINANCIAL MANAGEMENT SKILLS:

01. Plan realistic budgets for differing income levels and priorities.

02. Use expenditures which have application to income tax reporting as a basis for determining a system of record keeping.

S-CE-1-2 STUDENTS WILL DEMONSTRATE PERSONAL FINANCIAL MANAGEMENT SKILLS (continued):

03. Complete an income tax form accurately.

04. Identify types of savings institutions best suited in function and service to different types of savings goals.

05. Keep a simulated savings account. Include opening the account, depositing and withdrawing cash, and calculating interest.

06. Keep a simulated checking account. Include opening the account, depositing cash and checks, endorsing checks, writing checks, reconciling a bank statement. Identify appropriate bank regulations.

S-CE-1-3 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF CONSUMER CREDIT:

01. Identify four economic and personal factors influencing the availability of credit.

02. Point out the advantages and disadvantages of using credit in given situations.

03. Identify responsibilities of the consumer in credit transactions.

04. Identify responsibilities of the creditor in credit transactions.

05. Discriminate between the rights and responsibilities of the consumer and seller in credit card transactions.

06. Predict the consequences of failing to maintain a satisfactory credit rating.

07. Name at least three functions of credit bureaus.

08. Identify a local agency which provides help with credit problems.

S-CE-1-4 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF OUR ECONOMIC SYSTEM:

01. Identify the factors of production: land, labor, entrepreneurship and capital.

02. Explain why investment in an enterprise depends on the prospect that the enterprise will make a profit.

03. Explain the relationship among supply and demand, and price.

04. Explain the effects of inflation on people with fixed income and on young families.

CONSUMER EDUCATION
(S-CE-2)
Key Competencies

S-CE-2-1 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF THE ROLE OF THE CONSUMER AND WORKER IN OUR ECONOMIC SYSTEM:

01. Identify and explain the implications of limited resources for producing goods and services.

02. List and explain the three basic economic questions that face society because of its limited resources, and the ways in which a society may respond.

03. Explain the market system in relationship to the basic economic questions.

04. Explain how supply and demand influence decisions in the market-place.

05. Fill out an application form, and distinguish between a recommendation and a reference.

06. Demonstrate appropriate grooming practices and dress standards for various types of interviews.

07. Distinguish between gross pay and take-home pay.

08. Identify various deductions found on a payroll check stub.

09. List steps in applying for working papers.

S-CE-2-2 STUDENTS WILL RECOGNIZE THE IMPORTANCE OF A VALUE SYSTEM IN DECISION-MAKING:

01. Define values and goals and explain the interrelationship among them.

02. Identify people's goals as described in case interviews.

03. Identify some of their own goals and the values that may have shaped them.

S-CE-2-2 STUDENTS WILL RECOGNIZE THE IMPORTANCE OF A VALUE SYSTEM IN DECISION-MAKING (continued):

04. Summarize the steps of a decision-making method.

05. Describe how people's values influence their decisions, and how limited resources and unlimited wants make consumer decisions necessary.

S-CE-2-3 STUDENTS WILL DEMONSTRATE THE ABILITY TO MANAGE THEIR OWN PERSONAL FINANCES:

01. Calculate disposable income for a year, month, and week when gross pay and deductions are given.

02. Explain and identify fixed and variable expenses.

03. Discuss the importance of record-keeping in planning a realistic budget.

04. Set up personal budgets for a month after determining disposable income, spending goals, present spending, and fixed and variable expenses.

05. List at least five banking services that might aid in money management.

06. Compare and contrast interest rates, insurance on savings, and services provided by various types of financial institutions.

07. Describe some of the advantages and disadvantages of buying on credit.

08. Name three kinds of institutions that lend money and describe their similarities and differences.

09. Explain the importance of a credit rating and on what kinds of information a credit rating is based.

10. Rate a hypothetical credit application according to a point system.

11. Describe the pitfalls of door-to-door sales, and the protections available to the consumer.

S-CE-2-3 STUDENTS WILL DEMONSTRATE THE ABILITY TO MANAGE THEIR OWN PERSONAL FINANCES (continued):

12. Identify foods from the four basic food groups as related to snacks and school lunches.

13. Plan a nutritionally balanced menu for a week.

14. Interpret a typical food label.

15. Describe some consumer food shopping mistakes and how to avoid them.

16. List ways to save money on clothing.

17. Explain the importance of clothing tags, care labels, and clothing construction.

18. Analyze used-car ads.

19. Compare the advantages and disadvantages of buying a used car from a dealer and from a private owner.

20. Develop guidelines to check out a used car before purchase.

S-CE-2-4 STUDENTS WILL IDENTIFY AND INTERPRET ISSUES IN CONSUMER AFFAIRS AND FINANCIAL MANAGEMENT:

01. Identify some of the warning signals of swindles, frauds and deceptions.

02. Suggest steps to take to avoid being swindled.

03. Explain what effect shoplifting has on prices.

04. Design a code of ethics consumers and businesses might follow.

Consumer Education
(S-CE-3)
Key Competencies

S-CE-3-1 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF THE ROLE OF THE CONSUMER AND WORKER IN OUR ECONOMIC SYSTEM:

01. Explain the importance of the profit motive in a free enterprise economy.

02. Demonstrate a knowledge of the effect of tariffs or trade laws on prices.

03. Demonstrate a knowledge of the role of world economic organizations in regulating trade and investments.

04. Identify attitudes and values that contribute to job satisfaction or dissatisfaction.

05. Write a letter of application for employment.

06. Explain how payroll deductions are computed.

07. Point out factors that influence the success or failure of a job interview.

S-CE-3-2 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF A VALUE SYSTEM IN THE DECISION-MAKING PROCESS:

01. Define values and goals and explain the inter-relationship between them.

02. Identify some of their long-term and short-term goals, their goal for saving, spending, and any of their goals that conflict.

03. Summarize the steps of a decision-making process.

04. Identify the opportunity cost in a given case of decision-making, and the importance of weighing the benefits of each alternative before making a decision.

S-CE-3-2 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF A VALUE SYSTEM IN THE DECISION-MAKING PROCESS (continued):

05. Compare advertising claims with test findings reported in consumer magazines for the same products.

S-CE-3-3 STUDENTS WILL DEMONSTRATE THE ABILITY TO MANAGE THEIR OWN PERSONAL FINANCES:

01. Evaluate several hypothetical savings plans.

02. Describe the advantages and disadvantages of U.S. Savings Bonds, regular savings accounts, long-term savings certificates.

03. Develop a system of record keeping based on expenditures.

04. Explain some of the terms of current credit laws.

05. Explain how annual percentage rates affect the cost of credit.

06. Compare the cost of loans from several community lending institutions and rank them from lowest to highest cost.

07. Describe some of the ways a person can save money when buying a new car.

08. Explain car warranties in relation to the 1975 Warranty Act.

09. Explain courses of actions to be taken if a new car is defective.

10. Explain the purpose of insurance in general.

11. Describe the coverage provided by the various types of automobile insurance: liability, medical, collision, comprehensive, un-insured motorist, emergency road service, and personal injury protection; and indicate which coverages are required in Pennsylvania.

S-CE-3-3 STUDENTS WILL DEMONSTRATE THE ABILITY TO MANAGE THEIR OWN PERSONAL FINANCES (continued):

12. Explain why some groups of drivers pay higher rates and identify some of these higher-paying groups.

13. Compare the rates of two different automobile insurance companies for the same kind of coverage.

14. Distinguish between liability and no-fault automobile insurance.

S-CE- -4 STUDENTS WILL IDENTIFY AND INTERPRET ISSUES IN CONSUMER AFFAIRS AND FINANCIAL MANAGEMENT:

01. Describe the consumer protection responsibilities of some major federal agencies.

02. Describe procedures to follow when making a complaint.

03. Identify resources for the consumer such as periodicals for rating of products, local business associations, and agencies that help the consumers.

04. Describe the kinds of consumer complaints handled by the Commonwealth of Pennsylvania, Department of Justice, Bureau of Consumer Protection and the Small Claims Court.

05. Analyze cases of consumer problems and suggest appropriate action to solve the complaint.

CONSUMER EDUCATION
(S-CE-4)
Key Competencies

S-CE-4-1 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF THE IMPORTANCE OF A VALUE SYSTEM IN PLANNING:

01. Define values and goals and explain the interrelationship between them.

02. Identify some of their long-term and short-term goals; their goals for saving, spending, and those that conflict.

03. Summarize the steps of a decision-making method.

04. Examine their own consumer decisions and those of others and suggest what values may have influenced these decisions.

S-CE-4-2 STUDENTS WILL DEMONSTRATE THEIR ABILITY TO MANAGE PERSONAL FINANCING:

01. Describe some effective and ineffective ways of dealing with credit problems.

02. List the advantages and disadvantages of using different types of loans, of declaring bankruptcy, of adding on to existing loans.

03. Explain the purpose of life insurance.

04. Distinguish between types of life insurance.

05. Explain the advantages and disadvantages of different types of life insurance.

06. Demonstrate the appropriate procedures for renting housing, such as reading apartment advertisements and explaining a standard lease.

07. Identify criteria for obtaining public housing.

S-CE-4-2 STUDENTS WILL DEMONSTRATE THEIR ABILITY TO MANAGE PERSONAL FINANCING (continued):

08. Describe the steps to be taken in shopping for a house.

09. Analyze real estate ads to determine which houses suit a particular family's needs.

10. Explain the differences among various types of mortgage loans.

11. Explain the advantages and disadvantages of owning various types of housing, such as houses, condominiums, mobile homes.

12. Explain urban homesteading in Philadelphia.

13. List the criteria for obtaining appropriate health care services including selecting a doctor or specialist, Distinguish between prescription and over-the-counter drugs, and between generic and brand-name drugs.

14. Compare group health insurance with individually purchased health insurance.

15. Define and identify five types of investments and the major factors to consider before making an investment.

16. Distinguish between high risk and low risk investments.

17. Outline the reasons governments need tax money.

18. Explain the graduated income tax, and identify sources of assistance in filling out a federal income tax form.

19. Fill out a federal income tax form.

S-CE-4-3 STUDENTS WILL DEMONSTRATE AN UNDERSTANDING OF THE ROLE OF THE CONSUMER AND WORKER IN OUR ECONOMIC SYSTEM:

01. Explain what the consumer price index is and on what it is based.

02. Explain demand-pull inflation and cost-push inflation.

03. Describe how inflation affects working people, retired persons, low-income people, and people who save.

04. Determine which industries offer the greatest employment opportunities for the 1980's.

05. Prepare a resume.

06. Explain the financial implications of payroll deductions and employee benefits.

S-CE-4-4 STUDENTS WILL RECOGNIZE AND INTERPRET ISSUES IN CONSUMER AFFAIRS AND FINANCIAL MANAGEMENT

01. Give appropriate responses to questions related to children's spending such as allowances, savings, stealing, losing money, hoarding money.

02. Identify problems faced by the elderly particularly those related to job discrimination, housing, and nursing homes.

03. Explain the need for a savings plan to prepare for retirement.

04. Describe some advantages and disadvantages of traveling by car compared to traveling by public transportation.

05. Explain ways that public transportation in Philadelphia could be improved and how these improvements might be financed.

06. List several reasons why city neighborhoods deteriorate.

S-CE-4-4 STUDENTS WILL RECOGNIZE AND INTERPRET ISSUES IN CONSUMER AFFAIRS AND FINANCIAL MANAGEMENT (continued):

07. Explain zoning and red-lining and how they affect the neighborhood.

08. List some of the ways that citizens can take part in government.

09. Describe briefly the structure of their local, state, and federal government and how to influence them.